

Hazard

The following table categorizes the components that are **typically** included in the Association's Master Policy for Hazard Insurance and those that are **typically** the responsibility of the Unit Owner. This list is consistent with Florida Statute 718.111(11)(f).

Components	Included in Association Master Policy	Responsibility of Unit Owner
Roof Structure, Roof Cover	√	
Exterior Walls, Exterior Finish	√	
Exterior Doors and Windows	√	
Interior Walls & Ceilings (Unfinished)	√	
Finish of Interior Walls & Ceilings		√
Floors (Framing and Decking)	√	
Floor Covering (Tile, carpet, wood, laminate , e.g.)		√
Electrical Wiring, Plumbing Pipes	√	
Electrical Fixtures, Plumbing Fixtures		√
HVAC Components (Air Handler, Compressor)	√	
Ductwork for HVAC Systems	√	
Appliances and Water Heater		√
Cabinets and Countertops		√
Protection from Windborne Debris	√	

The components listed under "Included in Association Master Policy" are **included** in the Replacement Cost estimate provided herein. The components listed under "Responsibility of Unit Owner" are **not included** in the Replacement Cost estimate provided herein.

The cost of below-grade components, such as the foundation and some of the plumbing pipes are **excluded** from the Replacement Cost for Hazard Insurance.

Flood

The following table categorizes the components that are **typically** included in the Association's Master Policy for Flood Insurance.

Components	Included in Association Master Policy	Responsibility of Unit Owner
Roof Structure, Roof Cover	√	
Exterior Walls, Exterior Finish	√	
Exterior Doors and Windows	√	
Interior Walls & Ceilings (Unfinished)	√	
Finish of Interior Walls & Ceilings	√	
Floors (Framing and Decking)	√	
Floor Covering (Tile, carpet, wood, laminate , e.g.)	√	
Electrical Wiring, Plumbing Pipes	√	
Electrical Fixtures, Plumbing Fixtures	√	
HVAC Components (Air Handler, Compressor)	√	
Ductwork for HVAC Systems	√	
Appliances and Water Heater	√	
Cabinets and Countertops	√	
Protection from Windborne Debris	√	

The cost of below-grade components, such as the foundation and the plumbing pipes are **included** in the Replacement Cost for Flood Insurance.